PROTOCOL FUNERAL PARLOUR

TERMS AND CONDITIONS

Funeral Plan Membership & Funeral Services

Effective date: __01 September 2026__

IMPORTANT: These Terms and Conditions must be read together with the member's application form, membership record, payment receipts and applicable plan schedule.

1. COMPANY DETAILS

DETAIL	INFORMATION
Business name	Protocol Funeral Parlour
Thohoyandou branch Polokwane branch	96 Liberty Building, next to Shoprite U-Save, Thohoyandou, 0950 Shop E69, Indian Centre, Polokwane
Telephone	077 395 8817 / 072 060 8073
Email	info@protocolfunerals.co.za
Website	www.protocolfuneral.co.za

2. PURPOSE AND ACCEPTANCE

These Terms and Conditions govern membership of a Protocol Funeral Parlour funeral plan, payment of premiums, waiting periods, beneficiaries, funeral benefits, claims, cancellation, termination, complaints and other services.

By signing the application, accepting membership, making premium payments or continuing membership, the member confirms that they have read, understood and accepted these Terms and Conditions.

3. ELIGIBILITY AND SOUTH AFRICAN ID REQUIREMENT

- Protocol funeral plans are available only to persons who have valid South African identity document numbers (ID numbers) as required by Protocol.
  The principal member is responsible for ensuring that every dependent registered on the plan has a valid South African ID number and that the information supplied to Protocol is correct.
- Protocol may request an original or certified copy of an ID document or other lawful proof of identity when verifying membership or a claim.

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- A dependent who cannot satisfy the identification requirements may not be eligible for cover until the required documentation is provided and accepted by Protocol.
- The principal member must immediately notify Protocol of any change in the personal details of the member or dependents.

4. WAITING PERIODS

A three (3) month waiting period applies to natural death for new members, unless the member qualifies for the transfer exception stated below.

- Natural death: three (3) months waiting period.
- Accidental death: no waiting period, subject to verification of the accidental death and the applicable plan conditions.
- Suicide: twelve (12) months waiting period.
- A stillborn child of the principal member is automatically covered, subject to the applicable documentation and verification requirements.
  No waiting period applies to a member who switches from another funeral parlour's funeral plan, provided the member can provide satisfactory proof that the previous cover was active and premiums were being paid accordingly, and Protocol has accepted the transfer.
- The transfer exception does not automatically create a right to compensation during a period where compensation is otherwise not claimable.

5. PREMIUM PAYMENTS

- Premiums must be paid on time and in accordance with the member's agreed payment arrangement.
- Payments may be made through approved retail stores, into the Protocol bank account, or by EFT.
- The member must keep every proof of payment and must bring or submit the payment receipt to the Protocol office so that the payment can be allocated to the correct membership.
- The member is responsible for checking that payments have been correctly reflected and for reporting any payment problem to Protocol as soon as possible.
- A member must remain up to date with premiums to retain the full benefits of the selected plan.

6. MISSED PAYMENTS, REDUCED BENEFITS AND LAPSE

- If two (2) months of premiums are skipped or remain unpaid, the member may forfeit certain basic benefits for a funeral occurring during that period, including the tombstone, mobile toilet, airtime and grocery/food voucher.
- After three (3) months of unpaid premiums, the policy will lapse. If the member later applies to reinstate the policy, a new three (3) month waiting period will apply unless Protocol confirms an exception in writing.
- After four (4) months without the required premium payments, or where the member otherwise fails to maintain the policy in accordance with these Terms, Protocol may cancel or terminate the policy.
- Any reinstatement after lapse or termination is subject to Protocol's approval and may require a new application, outstanding payments and/or a new waiting period.
- No funeral benefit should be assumed to be available while the membership is lapsed, suspended or terminated.

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7. FUNERAL CLAIMS AND REQUIRED DOCUMENTS

- The member or an authorised family representative must notify Protocol as soon as reasonably possible after a death.
- Protocol may require the deceased person's ID, death certificate, member's ID and any other reasonable supporting documents.
- Protocol may verify the premium payments before confirming the benefits available for the funeral.
- Services are limited to the benefits included in the selected plan. Any upgrades or additional services requested by the family may be charged separately.

8. COMPENSATION

Compensation is available only where it forms part of the selected plan and the member has satisfied all applicable eligibility, waiting-period and payment requirements.

- No compensation claim will be paid during a waiting period or where the member is otherwise not upto date with their premium.
- A compensation claim must be supported by the prescribed Protocol claim form and the death certificate, together with any other documents reasonably requested by Protocol.
  Protocol will assess the claim before payment is made. Submission of documents does not by itself guarantee payment.

9. REPATRIATION

Repatriation included in the funeral plans is free within Limpopo and Gauteng only, subject to the selected plan and the applicable funeral arrangements.

Repatriation outside Limpopo and Gauteng, or additional transport requirements outside the plan, may attract an additional charge which must be agreed before the service is provided.

10. TOMBSTONE MATERIAL AND INSTALLATION

- Where a tombstone is included in the selected plan, the client is responsible for purchasing the material required for the tombstone installation in accordance with the specifications and requirements provided by Protocol Funeral Parlour.
- Protocol will advise the client of the material required and the applicable installation requirements.
- The tombstone design, material specifications, lettering, installation arrangements and any additional work must be agreed before the work is undertaken.
- Additional or upgraded tombstone materials and services outside the plan may be charged separately.

11. CANCELLATION AND TERMINATION

- A member may request cancellation by contacting Protocol and providing the relevant membership details.
- A policy may be terminated by Protocol after four (4) months of non-payment or where the member otherwise fails to comply with these Terms and Conditions.
- Fraud, material misrepresentation, misuse of benefits or submission of false documentation may result in cancellation or termination, subject to applicable law.
- Cancellation or termination does not create an automatic right to a refund of premiums already paid.
- Where a policy has lapsed and is subsequently reinstated, Protocol may apply the applicable three (3) month waiting period.

12. COMPLAINTS AND DISPUTES

All complaints, service concerns and disputes should first be directed to the Protocol Funeral Parlour Marketing Manager.

Marketing Manager contact number: 077 395 8817

Members should provide their full name, membership details, contact information, the nature of the complaint and any supporting documents. Protocol will review the matter and provide a response within a reasonable period. Where a matter is subject to an external statutory or regulatory complaint process, the member may use the applicable process.

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LEGAL / COMPLIANCE NOTE: Before final adoption, Protocol should have these Terms and Conditions reviewed by its legal or compliance adviser and aligned with its applicable licence, underwriting/administration arrangements and South African law.